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For Immediate Release

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First Commercial Bank Promotes Carol Gardner And Ruth Eiland

JACKSON, MISSISSIPPI – September 23, 2022 – Rick Adams, Chief Financial and Administrative Officer of First Commercial Bank (firstcommercialbk.com) today announced two officer promotions in the bank's Finance and Accounting group.

Chief Accounting Officer Carol Gardner's title now includes Director of Finance, as she is promoted to Senior Vice President and Senior Managing Director. Senior Accounting Officer Ruth Eiland's title is now Controller, as she is promoted to Vice President and Managing Director.

"It's always exciting when we have the chance to affirm the exceptional work of our team members. In light of their very considerable contributions, we are pleased to announce the promotions of Ms. Gardner and Mrs. Eiland, which are effective immediately," Adams said in a written statement.

Carol Gardner joined the bank in 2015 when First Commercial acquired DeSoto County Bank. "She is a major keeper of our 'institutional memory' and a general go-to person for our growing team. This new title well represents her broad influence and involvement in all areas of the financial management of the bank," said Adams.

"Ruth Eiland joined First Commercial in July of 2021 and has quickly and effectively played a significant role in the streamlining and modernization of the Finance and Accounting function.

"Managing the finances and accounting for a bank that is nearly twice the size it was just two years ago takes some rethinking and retooling to keep things moving, and these two associates have done tremendous work in that regard," Adams noted.

About First Commercial Bank

First Commercial Bank, with assets exceeding \$780 million, is headquartered in Jackson, Mississippi and owned by the private holding company, First Commercial Bancshares, Inc., is Mississippi's first and foremost bank for businesses and professionals, having pioneered this uniquely focused banking model in the state. First Commercial opened its doors October 12, 2000. Today First Commercial continues to honor its original vision by peeling away the layers of business bureaucracy and redefining the relationship between bankers and clients. The bank is aggressively expanding its talent-driven team, cementing its position as a bellwether of superior service and client support. Now, more than ever, First Commercial Bank is focused on delivering a client-centric culture across five strategic locations in Jackson, Ridgeland, Oxford, Southaven, and Memphis, Tennessee.

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Carol Gardner Chief Accounting Officer and Director of Finance Senior Vice President and Senior Managing Director First Commercial Bank



Ruth Eiland Controller Vice President and Managing Director First Commercial Bank